

Case 09-71991-SCS Doc 72 Filed 01/13/12 Entered 01/13/12 16:38:28 Desc Main Document Page 1 of 26

Matthew Casciani  
Kristin Melissa Casciani  
PO Box 64875  
Virginia Beach, VA 23467

Office of the U.S. Trustee  
Federal Building Room 625  
200 Granby Street  
Norfolk, VA 23510

Equifax Credit  
Information Services, Inc  
P.O. Box 740241  
Atlanta, GA 30374

TransUnion Consumer Solutions  
PO Box 2000  
Crum Lynne, PA 19022

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Rd., Ste. 100  
Saint Paul, MN 55125

TeleCheck Services, Inc.  
5251 Westheimer  
Houston, TE 77056

Recovery Management Systems Corp  
25 SE 2nd Avenue, Ste 1120  
Miami, FL 33131-1605

NCO Financial Systems, Inc.  
507 Prudential Road  
Horsham, PA 19044

Internal Revenue Service  
400 N 8th Street Box 76  
Richmond, VA 23219

Virginia Dept of Taxation  
Office of Customer Services  
Post Office Box 1115  
Richmond, VA 23218-1115

Experian  
701 Experian Parkway  
Allen, TX 75013

ADT  
P. O. Box 650485  
Dallas, TX 75265-0484

Barclays Bank Delaware  
Attention: Customer Support Department  
Po Box 8833  
Wilmington, DE 19899

Bb&t  
P O Box 2027  
Greenville, SC 29602

Capital 1 Bank  
Attn: C/O TSYS Debt Management  
Po Box 5155  
Norcross, GA 30091

Chase  
Attn: Bankruptcy Dept  
Po Box 100018  
Kennesaw, GA 30156

Chase - Cc  
Attention: Bankruptcy Department  
Po Box 15298  
Wilmington, DE 19850

Chase Bank  
PO Box 15153  
Wilmington, DE 19886

Citi  
Attn: Centralized Bankruptcy  
Po Box 20507  
Kansas City, MO 64915

Countrywide Home Lending  
Attention: Bankruptcy SV-314B  
Po Box 5170  
Simi Valley, CA 93062

Deborah S. Kirkpatrick, Esq.  
P. O. Box 10275  
Virginia Beach, VA 23450-0275

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

Discover Personal Loan  
Po Box 30954  
Salt Lake City, UT 84130

ECast Settlement Corp  
P.O. Box 35480  
Newark, NJ 07193

Suntrust Mortgage/cc 5  
Attention: RVW3034  
1001 Semmes Ave  
Richmond, VA 23224

**United States Bankruptcy Court**  
**Eastern District of Virginia - Norfolk Division**

In re **Matthew Casciani,  
Kristin Melissa Casciani**

Debtors

Case No. **09-71991**

Chapter **7**

**SUMMARY OF SCHEDULES - AMENDED**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>698,149.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>112,421.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>5</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>628,632.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>3</b>		<b>106,631.10</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>4,793.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>5,800.00</b>
Total Number of Sheets of ALL Schedules		<b>21</b>			
Total Assets			<b>810,570.00</b>		
Total Liabilities				<b>735,263.10</b>	

**United States Bankruptcy Court**  
**Eastern District of Virginia - Norfolk Division**

In re **Matthew Casciani,  
Kristin Melissa Casciani**

Debtors

Case No. 09-71991

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

**State the following:**

Average Income (from Schedule I, Line 16)	4,793.00
Average Expenses (from Schedule J, Line 18)	5,800.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	7,698.00

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		24,016.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		106,631.10
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		130,647.10

In re **Matthew Casciani,  
Kristin Melissa Casciani**Case No. **09-71991**

Debtors

**SCHEDULE A - REAL PROPERTY - AMENDED**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>1233 Heathcliff Drive, Virginia Beach, Va. 23464</b> <b>Current Value: 390,900</b>	<b>Tenants by the Entirety</b>	<b>J</b>	<b>415,000.00</b>	<b>439,016.00</b>
<b>9560 Via Encinas, Orlando, Florida 32830</b>	<b>Tenants by the Entirety</b>	<b>J</b>	<b>14,649.00</b>	<b>0.00</b>
<b>604 E. Helena Street, Broken Arrow, Oklahoma 74012</b> <b>Current Value; \$135,800</b>	<b>Tenants by the Entirety</b>	<b>J</b>	<b>145,000.00</b>	<b>108,471.00</b>
<b>1322 W. Orlando Street, Broken Arrow, Oklahoma 74011</b> <b>Current Value: 117,100</b>	<b>Home Sole</b>	<b>H</b>	<b>123,500.00</b>	<b>81,145.00</b>

Sub-Total > **698,149.00** (Total of this page)Total > **698,149.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Matthew Casciani,  
Kristin Melissa Casciani**Case No. **09-71991**

Debtors

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on Hand</b>	<b>J</b>	<b>20.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Deposits into Savings and Checking Accounts with Branch Banking and Trust</b>	<b>J</b>	<b>100.00</b>
		<b>Deposits into Checking and Savings Accounts with Suntrust Bank</b>	<b>J</b>	<b>100.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods See Attached List</b>	<b>J</b>	<b>3,510.00</b>
		<b>Additional Household Goods - See attached list</b>	<b>J</b>	<b>405.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Family Portraits</b>	<b>J</b>	<b>300.00</b>
6. Wearing apparel.		<b>All Clothing</b>	<b>J</b>	<b>1,000.00</b>
7. Furs and jewelry.		<b>Wedding and Engagement Rings</b>	<b>J</b>	<b>8,000.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Potential cash value of interest in Insurance</b>	<b>J</b>	<b>1.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **13,436.00**  
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Matthew Casciani,  
Kristin Melissa Casciani**

Case No. **09-71991**

Debtors

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		<b>Potential cash value of Pension Plan/Retirement Plan/401k and profit sharing through Southwest Airlines</b>	<b>H</b>	<b>90,000.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Kcforjc, Inc. Non Profit</b>	<b>J</b>	<b>500.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Potential cash value of interest in Wages/Garnished Wages</b>	<b>J</b>	<b>1.00</b>
		<b>Anticipated Federal Tax Refund</b>	<b>J</b>	<b>1.00</b>
		<b>Anticipated State Tax Refund</b>	<b>J</b>	<b>1.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		<b>Potential cash value Equitable or future interests</b>	<b>J</b>	<b>1.00</b>
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<b>Potential Cash value of interest in Death or Estate Benefits</b>	<b>J</b>	<b>1.00</b>

Sub-Total > **90,505.00**  
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Matthew Casciani,  
Kristin Melissa Casciani**

Case No. **09-71991**

Debtors

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.		<b>2 CD projects with 16 music songs Dominion name website: crossgenerational.org</b>	<b>W</b>	<b>500.00</b>
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2002 Mazda MPV</b>	<b>J</b>	<b>2,725.00</b>
		<b>2003 Toyota Avalon (purchased post-petition)</b>	<b>H</b>	<b>4,825.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.		<b>Office set/supplies: desk, computer desk, cabinets, credenza, file cabinet, odds and ends supplies</b>	<b>W</b>	<b>300.00</b>
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.		<b>Pets</b>	<b>J</b>	<b>10.00</b>
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			

Sub-Total > **8,360.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Matthew Casciani,  
Kristin Melissa Casciani**

Case No. **09-71991**

Debtors

**SCHEDULE B - PERSONAL PROPERTY - AMENDED**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
35. Other personal property of any kind not already listed. Itemize.		<b>Outdoor Furniture</b>	<b>J</b>	<b>70.00</b>
		<b>Outdoor Storage Shed</b>	<b>J</b>	<b>50.00</b>

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

Sub-Total > **120.00**  
(Total of this page)  
Total > **112,421.00**

(Report also on Summary of Schedules)



In re **Matthew Casciani,  
Kristin Melissa Casciani**Case No. **09-71991**

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- ☐ 11 U.S.C. §522(b)(2)  
☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds  
 \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Husband's Exemptions</b>			
<b>Real Property</b>			
1233 Heathcliff Drive, Virginia Beach, Va. 23464 Current Value: 390,900	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	1.00	415,000.00
9560 Via Encinas, Orlando, Florida 32830	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	14,649.00	14,649.00
604 E. Helena Street, Broken Arrow, Oklahoma 74012 Current Value: \$135,800	11 USC 522(b)(3)(B); William v Peyton 104 F.3d 688	36,529.00	145,000.00
1322 W. Orlando Street, Broken Arrow, Oklahoma 74011 Current Value: 117,100	Va. Code Ann. § 34-4	5,000.00	123,500.00
<b>Cash on Hand</b>			
Cash on Hand	Va. Code Ann. § 34-4	10.00	20.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Deposits into Savings and Checking Accounts with Branch Banking and Trust	Va. Code Ann. § 34-4	50.00	100.00
Deposits into Checking and Savings Accounts with Suntrust Bank	Va. Code Ann. § 34-4	50.00	100.00
<b>Household Goods and Furnishings</b>			
Household Goods See Attached List	Va. Code Ann. § 34-26(4a)	1,575.00	3,510.00
Additional Household Goods - See attached list	Va. Code Ann. § 34-26(4a)	200.00	405.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Family Portraits	Va. Code Ann. § 34-26(2)	150.00	300.00
<b>Wearing Apparel</b>			
All Clothing	Va. Code Ann. § 34-26(4)	500.00	1,000.00
<b>Furs and Jewelry</b>			
Wedding and Engagement Rings	Va. Code Ann. § 34-26(1a)	1,000.00	8,000.00
<b>Interests in Insurance Policies</b>			
Potential cash value of interest in Insurance	Va. Code Ann. § 34-4	1.00	1.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Potential cash value of Pension Plan/Retirement Plan/401k and profit sharing through Southwest Airlines	Va. Code Ann. § 34-34	90,000.00	90,000.00
<b>Stock and Interests in Businesses</b>			
Kcforjc, Inc. Non Profit	Va. Code Ann. § 34-4	250.00	500.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **Matthew Casciani,  
Kristin Melissa Casciani**

Case No. **09-71991**

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Other Liquidated Debts Owing Debtor Including Tax Refund</u></b>			
Potential cash value of interest in Wages/Garnished Wages	Va. Code Ann. § 34-4	1.00	1.00
Anticipated Federal Tax Refund	Va. Code Ann. § 34-4	1.00	1.00
Anticipated State Tax Refund	Va. Code Ann. § 34-4	1.00	1.00
<b><u>Equitable or Future Interests, Life Estates, etc.</u></b>			
Potential cash value Equitable or future interests	Va. Code Ann. § 34-4	1.00	1.00
<b><u>Contingent and Non-contingent Interests in Estate of a Decedent</u></b>			
Potential Cash value of interest in Death or Estate Benefits	Va. Code Ann. § 34-4	1.00	1.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2003 Toyota Avalon (purchased post-petition)	Va. Code Ann. § 34-26(8)	4,000.00	4,825.00
<b><u>Animals</u></b>			
Pets	Va. Code Ann. § 34-26(5)	10.00	10.00
<b><u>Other Personal Property of Any Kind Not Already Listed</u></b>			
Outdoor Furniture	Va. Code Ann. § 34-26(4a)	70.00	70.00
Outdoor Storage Shed	Va. Code Ann. § 34-26(4a)	50.00	50.00

In re **Matthew Casciani,  
Kristin Melissa Casciani**

Case No. **09-71991**

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED**

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Wife's Exemptions</u></b>			
<b><u>Cash on Hand</u></b>			
Cash on Hand	Va. Code Ann. § 34-4	10.00	20.00
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b><u>Deposits into Savings and Checking Accounts with Branch Banking and Trust</u></b>	Va. Code Ann. § 34-4	50.00	100.00
Deposits into Checking and Savings Accounts with Suntrust Bank	Va. Code Ann. § 34-4	50.00	100.00
<b><u>Household Goods and Furnishings</u></b>			
Household Goods See Attached List	Va. Code Ann. § 34-26(4a)	1,935.00	3,510.00
Additional Household Goods - See attached list	Va. Code Ann. § 34-26(4a)	205.00	405.00
<b><u>Books, Pictures and Other Art Objects; Collectibles</u></b>			
Family Portraits	Va. Code Ann. § 34-26(2)	150.00	300.00
<b><u>Wearing Apparel</u></b>			
All Clothing	Va. Code Ann. § 34-26(4)	500.00	1,000.00
<b><u>Furs and Jewelry</u></b>			
Wedding and Engagement Rings	Va. Code Ann. § 34-26(1a)	7,000.00	8,000.00
<b><u>Stock and Interests in Businesses</u></b>			
Kcforjc, Inc. Non Profit	Va. Code Ann. § 34-4	250.00	500.00
<b><u>Patents, Copyrights and Other Intellectual Property</u></b>			
2 CD projects with 16 music songs Dominion name website: crossgenerational.org	Va. Code Ann. § 34-4	500.00	500.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
2002 Mazda MPV	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	2,000.00 725.00	2,725.00
<b><u>Office Equipment, Furnishings and Supplies</u></b>			
Office set/supplies: desk, computer desk, cabinets, credenza, file cabinet, odds and ends supplies	Va. Code Ann. § 34-26(7)	300.00	300.00

Total: **13,675.00** **17,460.00**

B6I (Official Form 6I) (12/07)

In re **Matthew Casciani**  
**Kristin Melissa Casciani**

Case No. **09-71991**

Debtor(s)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP(S): <b>son</b> <b>daughter</b>	AGE(S): <b>10</b> <b>12</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Customer Service Agent</b>	
Name of Employer	<b>Southwest Airlines</b>	<b>unemployed</b>
How long employed	<b>13 years</b>	
Address of Employer	<b>2702 Love Field Dr.</b> <b>Dallas, TX 75235</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>6,642.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>6,642.00</b>	\$ <b>0.00</b>
--------------------	----------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify): **401K**

**401K loan**

\$ <b>437.00</b>	\$ <b>0.00</b>
\$ <b>259.00</b>	\$ <b>0.00</b>
\$ <b>41.00</b>	\$ <b>0.00</b>
\$ <b>659.00</b>	\$ <b>0.00</b>
\$ <b>453.00</b>	\$ <b>0.00</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>1,849.00</b>	\$ <b>0.00</b>
--------------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>4,793.00</b>	\$ <b>0.00</b>
--------------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify):

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

12. Pension or retirement income

13. Other monthly income (Specify):

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>4,793.00</b>	\$ <b>0.00</b>
--------------------	----------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>4,793.00</b>	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**401K loan ends in October 2013**

B6J (Official Form 6J) (12/07)

In re **Matthew Casciani**  
**Kristin Melissa Casciani**

Case No. **09-71991**

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>1,688.00</b>
a. Are real estate taxes included?	Yes <b>X</b> No	
b. Is property insurance included?	Yes <b>X</b> No	
2. Utilities:		
a. Electricity and heating fuel	\$	<b>290.00</b>
b. Water and sewer	\$	<b>84.00</b>
c. Telephone	\$	<b>140.00</b>
d. Other <b>Cable &amp; Internet</b>	\$	<b>150.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>100.00</b>
4. Food	\$	<b>800.00</b>
5. Clothing	\$	<b>80.00</b>
6. Laundry and dry cleaning	\$	<b>10.00</b>
7. Medical and dental expenses	\$	<b>250.00</b>
8. Transportation (not including car payments)	\$	<b>170.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>60.00</b>
10. Charitable contributions	\$	<b>238.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>21.00</b>
c. Health	\$	<b>0.00</b>
d. Auto	\$	<b>114.00</b>
e. Other	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <b>Personal Property Tax</b>	\$	<b>12.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>0.00</b>
b. Other <b>2nd Mortgage on Residence</b>	\$	<b>1,068.00</b>
c. Other	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>0.00</b>
17. Other <b>See Detailed Expense Attachment</b>	\$	<b>525.00</b>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **5,800.00**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<b>4,793.00</b>
b. Average monthly expenses from Line 18 above	\$	<b>5,800.00</b>
c. Monthly net income (a. minus b.)	\$	<b>-1,007.00</b>

B6J (Official Form 6J) (12/07)

In re **Matthew Casciani**

**Kristin Melissa Casciani**

Case No. **09-71991**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED**

**Detailed Expense Attachment**

**Other Expenditures:**

<b>school expenses</b>	<b>\$</b>	<b>125.00</b>
<b>Pet Expenses</b>	<b>\$</b>	<b>35.00</b>
<b>contingency expenses</b>	<b>\$</b>	<b>255.00</b>
<b>children's music and athletic lessons/competitions</b>	<b>\$</b>	<b>110.00</b>
<b>Total Other Expenditures</b>	<b>\$</b>	<b>525.00</b>

B8 (Form 8) (12/08)

**United States Bankruptcy Court**  
**Eastern District of Virginia - Norfolk Division**

In re **Matthew Casciani**  
**Kristin Melissa Casciani**

Debtor(s)

Case No. **09-71991**  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - AMENDED**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>Bb&amp;t</b>	<b>Describe Property Securing Debt:</b> <b>1233 Heathcliff Drive, Virginia Beach, Va. 23464</b> <b>Current Value: 390,900</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>Retain and request Loan Modification</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
<b>Creditor's Name:</b> <b>Countrywide Home Lending</b>	<b>Describe Property Securing Debt:</b> <b>1233 Heathcliff Drive, Virginia Beach, Va. 23464</b> <b>Current Value: 390,900</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain <u><b>Retain and request loan modification</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

B8 (Form 8) (12/08)

Page 2

Property No. 3	
<b>Creditor's Name:</b> <b>Countrywide Home Lending</b>	<b>Describe Property Securing Debt:</b> <b>604 E. Helena Street, Broken Arrow, Oklahoma 74012</b> <b>Current Value; \$135,800</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 4	
<b>Creditor's Name:</b> <b>Suntrust Mortgage/cc 5</b>	<b>Describe Property Securing Debt:</b> <b>1322 W. Orlando Street, Broken Arrow, Oklahoma 74011</b> <b>Current Value: 117,100</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	



B8 (Form 8) (12/08)

Page 3

Property No. 5	
<b>Creditor's Name:</b> Suntrust Mortgage/cc 5	<b>Describe Property Securing Debt:</b> 1322 W. Orlando Street, Broken Arrow, Oklahoma 74011 Current Value: 117,100
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
<b>Lessor's Name:</b> -NONE-	<b>Describe Leased Property:</b>	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date January 13, 2012

Signature /s/ Matthew Casciani  
Matthew Casciani  
Debtor

Date January 13, 2012

Signature /s/ Kristin Melissa Casciani  
Kristin Melissa Casciani  
Joint Debtor

**United States Bankruptcy Court**  
**Eastern District of Virginia - Norfolk Division**

In re **Matthew Casciani**  
**Kristin Melissa Casciani**

Debtor(s)

Case No. **09-71991**  
Chapter **7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S) - AMENDED**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>500.00</b>
Prior to the filing of this statement I have received .....	\$	<b>500.00</b>
Balance Due .....	\$	<b>0.00</b>

2. \$ **25.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:
- ☒ Debtor ☐ Other (*specify*)
4. The source of compensation to be paid to me is:
- ☒ Debtor ☐ Other (*specify*)
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - Other provisions as needed:
7. By agreement with the debtor(s), the above-disclosed fee does not include the following services:  
**Representation of the Debtors in any dischargeability actions, judicial lien avoidances, Relief from Stay Actions or any other adversary proceedings, Reaffirmation Agreements, Redemption of Vehicles or other property.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**January 13, 2012**

*Date*

**/s/ Edrie A. Pfeiffer**

**Edrie A. Pfeiffer 41791**

*Signature of Attorney*

**Hampton Roads Legal Services**

*Name of Law Firm*

**2624 Southern Blvd. Suite 101**

**Virginia Beach, VA 23452**

**(757) 340-3100 Fax: (757) 340-3149; (757) 351-3819**

B22A (Official Form 22A) (Chapter 7) (12/08)

In re **Matthew Casciani**  
**Kristin Melissa Casciani**  
 Debtor(s)  
 Case Number: **09-71991**  
 (If known)

According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement):

- ☐ The presumption arises.  
☒ The presumption does not arise.  
☐ The presumption is temporarily inapplicable.

**AMENDED**  
**CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME**  
**AND MEANS-TEST CALCULATION**

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

**Part I. MILITARY AND NON-CONSUMER DEBTORS**

1A	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <div style="margin-left: 40px;"> <p>a. <input type="checkbox"/> was called to active duty after September 11, 2001, for a period of at least 90 days and  <input type="checkbox"/> remain on active duty /or/  <input type="checkbox"/> was released from active duty on ____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> am performing homeland defense activity for a period of at least 90 days /or/  <input type="checkbox"/> performed homeland defense activity for a period of at least 90 days, terminating on ____, which is less than 540 days before this bankruptcy case was filed.</p> </div>

**Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION**

2	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> <b>Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</b> b. <input type="checkbox"/> <b>Married, not filing jointly, with declaration of separate households.</b> By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only column A ("Debtor's Income") for Lines 3-11.</b> c. <input type="checkbox"/> <b>Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b> d. <input checked="" type="checkbox"/> <b>Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b>															
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		<b>Column A</b> <b>Debtor's Income</b>	<b>Column B</b> <b>Spouse's Income</b>												
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>		\$ <b>6,058.00</b>	\$ <b>0.00</b>												
4	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary business expenses</td> <td style="text-align: right;">\$ <b>0.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>c. Business income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>	b. Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>	c. Business income	Subtract Line b from Line a		\$ <b>0.00</b>	\$ <b>0.00</b>
	Debtor	Spouse														
a. Gross receipts	\$ <b>0.00</b>	\$ <b>0.00</b>														
b. Ordinary and necessary business expenses	\$ <b>0.00</b>	\$ <b>0.00</b>														
c. Business income	Subtract Line b from Line a															
5	<b>Rents and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a. Gross receipts</td> <td style="text-align: right;">\$ <b>1,850.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>b. Ordinary and necessary operating expenses</td> <td style="text-align: right;">\$ <b>210.00</b></td> <td style="text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td>c. Rent and other real property income</td> <td colspan="2">Subtract Line b from Line a</td> </tr> </tbody> </table>			Debtor	Spouse	a. Gross receipts	\$ <b>1,850.00</b>	\$ <b>0.00</b>	b. Ordinary and necessary operating expenses	\$ <b>210.00</b>	\$ <b>0.00</b>	c. Rent and other real property income	Subtract Line b from Line a		\$ <b>1,640.00</b>	\$ <b>0.00</b>
	Debtor	Spouse														
a. Gross receipts	\$ <b>1,850.00</b>	\$ <b>0.00</b>														
b. Ordinary and necessary operating expenses	\$ <b>210.00</b>	\$ <b>0.00</b>														
c. Rent and other real property income	Subtract Line b from Line a															
6	<b>Interest, dividends, and royalties.</b>		\$ <b>0.00</b>	\$ <b>0.00</b>												
7	<b>Pension and retirement income.</b>		\$ <b>0.00</b>	\$ <b>0.00</b>												
8	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.		\$ <b>0.00</b>	\$ <b>0.00</b>												
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 35%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%;">Debtor \$ <b>0.00</b></td> <td style="width: 35%;">Spouse \$ <b>0.00</b></td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>	\$ <b>0.00</b>	\$ <b>0.00</b>									
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ <b>0.00</b>	Spouse \$ <b>0.00</b>														
10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <thead> <tr> <th></th> <th style="text-align: center;">Debtor</th> <th style="text-align: center;">Spouse</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td style="text-align: right;">\$</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table> Total and enter on Line 10			Debtor	Spouse	a.	\$	\$	b.	\$	\$	\$ <b>0.00</b>	\$ <b>0.00</b>			
	Debtor	Spouse														
a.	\$	\$														
b.	\$	\$														
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$ <b>7,698.00</b>	\$ <b>0.00</b>												

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ <b>7,698.00</b>
<b>Part III. APPLICATION OF § 707(b)(7) EXCLUSION</b>		
13	<b>Annualized Current Monthly Income for § 707(b)(7).</b> Multiply the amount from Line 12 by the number 12 and enter the result.	\$ <b>92,376.00</b>
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <u>VA</u> b. Enter debtor's household size: <u>4</u>	\$ <b>87,498.00</b>
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 13 is less than or equal to the amount on Line 14.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input checked="" type="checkbox"/> <b>The amount on Line 13 is more than the amount on Line 14.</b> Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

<b>Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)</b>																										
16	<b>Enter the amount from Line 12.</b>	\$ <b>7,698.00</b>																								
17	<b>Marital adjustment.</b> If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.	\$ <b>0.00</b>																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%;">a.</td> <td style="width: 55%;"></td> <td style="width: 40%; text-align: right;">\$</td> </tr> <tr> <td>b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td>d.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table> Total and enter on Line 17		a.		\$	b.		\$	c.		\$	d.		\$													
a.		\$																								
b.		\$																								
c.		\$																								
d.		\$																								
18	<b>Current monthly income for § 707(b)(2).</b> Subtract Line 17 from Line 16 and enter the result.	\$ <b>7,698.00</b>																								
<b>Part V. CALCULATION OF DEDUCTIONS FROM INCOME</b>																										
<b>Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)</b>																										
19A	<b>National Standards: food, clothing and other items.</b> Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$ <b>1,377.00</b>																								
19B	<b>National Standards: health care.</b> Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.	\$ <b>240.00</b>																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Household members under 65 years of age</th> <th colspan="3" style="text-align: left;">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">a1.</td> <td style="width: 45%;">Allowance per member</td> <td style="width: 10%; text-align: center;">60</td> <td style="width: 5%;">a2.</td> <td style="width: 45%;">Allowance per member</td> <td style="width: 10%; text-align: center;">144</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td style="text-align: center;">4</td> <td>b2.</td> <td>Number of members</td> <td style="text-align: center;">0</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td style="text-align: center;">240.00</td> <td>c2.</td> <td>Subtotal</td> <td style="text-align: center;">0.00</td> </tr> </tbody> </table>		Household members under 65 years of age			Household members 65 years of age or older			a1.	Allowance per member	60	a2.	Allowance per member	144	b1.	Number of members	4	b2.	Number of members	0	c1.	Subtotal	240.00	c2.	Subtotal	0.00	
Household members under 65 years of age			Household members 65 years of age or older																							
a1.	Allowance per member	60	a2.	Allowance per member	144																					
b1.	Number of members	4	b2.	Number of members	0																					
c1.	Subtotal	240.00	c2.	Subtotal	0.00																					
20A	<b>Local Standards: housing and utilities; non-mortgage expenses.</b> Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$ <b>579.00</b>																								

20B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 35%; text-align: right;">\$ <b>1,573.00</b></td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td><td style="text-align: right;">\$ <b>3,216.00</b></td></tr> <tr> <td style="text-align: center;">c.</td><td>Net mortgage/rental expense</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ <b>1,573.00</b>	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ <b>3,216.00</b>	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$ <b>0.00</b>
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ <b>1,573.00</b>									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ <b>3,216.00</b>									
c.	Net mortgage/rental expense	Subtract Line b from Line a.									
21	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p>	\$ <b>0.00</b>									
22A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0   <input type="checkbox"/> 1   <input checked="" type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$ <b>488.00</b>									
22B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>	\$ <b>0.00</b>									
23	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> 1   <input checked="" type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%; text-align: right;">\$ <b>496.00</b></td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td><td style="text-align: right;">\$ <b>0.00</b></td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ <b>496.00</b>	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ <b>0.00</b>	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$ <b>496.00</b>
a.	IRS Transportation Standards, Ownership Costs	\$ <b>496.00</b>									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ <b>0.00</b>									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.									
24	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%; text-align: right;">\$ <b>496.00</b></td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td><td style="text-align: right;">\$ <b>0.00</b></td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td>Subtract Line b from Line a.</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ <b>496.00</b>	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ <b>0.00</b>	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$ <b>496.00</b>
a.	IRS Transportation Standards, Ownership Costs	\$ <b>496.00</b>									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ <b>0.00</b>									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.									
25	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>	\$ <b>238.00</b>									
26	<p><b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b></p>	\$ <b>69.00</b>									

27	<b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b>		\$	<b>21.00</b>												
28	<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 44.</b>		\$	<b>0.00</b>												
29	<b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.		\$	<b>0.00</b>												
30	<b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b>		\$	<b>0.00</b>												
31	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b>		\$	<b>0.00</b>												
32	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>		\$	<b>68.00</b>												
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.		\$	<b>4,072.00</b>												
<b>Subpart B: Additional Living Expense Deductions</b>																
<b>Note: Do not include any expenses that you have listed in Lines 19-32</b>																
34	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1" style="width: 100%;"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> <td><b>26.00</b></td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> <td><b>0.00</b></td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> <td><b>0.00</b></td> </tr> </table> <p>Total and enter on Line 34.</p> <p><b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below: \$ _____</p>		a.	Health Insurance	\$	<b>26.00</b>	b.	Disability Insurance	\$	<b>0.00</b>	c.	Health Savings Account	\$	<b>0.00</b>	\$	<b>26.00</b>
a.	Health Insurance	\$	<b>26.00</b>													
b.	Disability Insurance	\$	<b>0.00</b>													
c.	Health Savings Account	\$	<b>0.00</b>													
35	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$	<b>0.00</b>												
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$	<b>0.00</b>												
37	<b>Home energy costs.</b> Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. <b>You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.</b>		\$	<b>0.00</b>												
38	<b>Education expenses for dependent children less than 18.</b> Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. <b>You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.</b>		\$	<b>275.00</b>												

39	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$ <b>0.00</b>																																			
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$ <b>538.00</b>																																			
41	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40	\$ <b>839.00</b>																																			
<b>Subpart C: Deductions for Debt Payment</b>																																					
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.																																				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 15%;">Average Monthly Payment</th> <th style="width: 20%;">Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td><b>Bb&amp;t</b></td> <td><b>1233 Heathcliff Drive, Virginia Beach, Va. 23464</b> <b>Current Value: 390,900</b></td> <td style="text-align: right;">\$ <b>2,148.00</b></td> <td><input checked="" type="checkbox"/>es <input type="checkbox"/>o</td> </tr> <tr> <td style="text-align: center;">b.</td> <td><b>Countrywide Home Lending</b></td> <td><b>1233 Heathcliff Drive, Virginia Beach, Va. 23464</b> <b>Current Value: 390,900</b></td> <td style="text-align: right;">\$ <b>1,068.00</b></td> <td><input type="checkbox"/>es <input checked="" type="checkbox"/>o</td> </tr> <tr> <td style="text-align: center;">c.</td> <td><b>Countrywide Home Lending</b></td> <td><b>604 E. Helena Street, Broken Arrow, Oklahoma 74012</b> <b>Current Value; \$135,800</b></td> <td style="text-align: right;">\$ <b>1,074.00</b></td> <td><input type="checkbox"/>es <input checked="" type="checkbox"/>o</td> </tr> <tr> <td style="text-align: center;">d.</td> <td><b>Suntrust Mortgage/cc 5</b></td> <td><b>1322 W. Orlando Street, Broken Arrow, Oklahoma 74011</b> <b>Current Value: 117,100</b></td> <td style="text-align: right;">\$ <b>664.00</b></td> <td><input type="checkbox"/>es <input checked="" type="checkbox"/>o</td> </tr> <tr> <td style="text-align: center;">e.</td> <td><b>Suntrust Mortgage/cc 5</b></td> <td><b>1322 W. Orlando Street, Broken Arrow, Oklahoma 74011</b> <b>Current Value: 117,100</b></td> <td style="text-align: right;">\$ <b>126.00</b></td> <td><input type="checkbox"/>es <input checked="" type="checkbox"/>o</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> <td></td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.	<b>Bb&amp;t</b>	<b>1233 Heathcliff Drive, Virginia Beach, Va. 23464</b> <b>Current Value: 390,900</b>	\$ <b>2,148.00</b>	<input checked="" type="checkbox"/> es <input type="checkbox"/> o	b.	<b>Countrywide Home Lending</b>	<b>1233 Heathcliff Drive, Virginia Beach, Va. 23464</b> <b>Current Value: 390,900</b>	\$ <b>1,068.00</b>	<input type="checkbox"/> es <input checked="" type="checkbox"/> o	c.	<b>Countrywide Home Lending</b>	<b>604 E. Helena Street, Broken Arrow, Oklahoma 74012</b> <b>Current Value; \$135,800</b>	\$ <b>1,074.00</b>	<input type="checkbox"/> es <input checked="" type="checkbox"/> o	d.	<b>Suntrust Mortgage/cc 5</b>	<b>1322 W. Orlando Street, Broken Arrow, Oklahoma 74011</b> <b>Current Value: 117,100</b>	\$ <b>664.00</b>	<input type="checkbox"/> es <input checked="" type="checkbox"/> o	e.	<b>Suntrust Mortgage/cc 5</b>	<b>1322 W. Orlando Street, Broken Arrow, Oklahoma 74011</b> <b>Current Value: 117,100</b>	\$ <b>126.00</b>	<input type="checkbox"/> es <input checked="" type="checkbox"/> o				Total: Add Lines		\$ <b>5,080.00</b>
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?																																	
a.	<b>Bb&amp;t</b>	<b>1233 Heathcliff Drive, Virginia Beach, Va. 23464</b> <b>Current Value: 390,900</b>	\$ <b>2,148.00</b>	<input checked="" type="checkbox"/> es <input type="checkbox"/> o																																	
b.	<b>Countrywide Home Lending</b>	<b>1233 Heathcliff Drive, Virginia Beach, Va. 23464</b> <b>Current Value: 390,900</b>	\$ <b>1,068.00</b>	<input type="checkbox"/> es <input checked="" type="checkbox"/> o																																	
c.	<b>Countrywide Home Lending</b>	<b>604 E. Helena Street, Broken Arrow, Oklahoma 74012</b> <b>Current Value; \$135,800</b>	\$ <b>1,074.00</b>	<input type="checkbox"/> es <input checked="" type="checkbox"/> o																																	
d.	<b>Suntrust Mortgage/cc 5</b>	<b>1322 W. Orlando Street, Broken Arrow, Oklahoma 74011</b> <b>Current Value: 117,100</b>	\$ <b>664.00</b>	<input type="checkbox"/> es <input checked="" type="checkbox"/> o																																	
e.	<b>Suntrust Mortgage/cc 5</b>	<b>1322 W. Orlando Street, Broken Arrow, Oklahoma 74011</b> <b>Current Value: 117,100</b>	\$ <b>126.00</b>	<input type="checkbox"/> es <input checked="" type="checkbox"/> o																																	
			Total: Add Lines																																		
43	<b>Other payments on secured claims.</b> If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.																																				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Name of Creditor</th> <th style="width: 30%;">Property Securing the Debt</th> <th style="width: 35%;">1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td><b>-NONE-</b></td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td colspan="3"></td> <td style="text-align: right;">Total: Add Lines</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.	<b>-NONE-</b>		\$				Total: Add Lines	\$ <b>0.00</b>																							
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount																																		
a.	<b>-NONE-</b>		\$																																		
			Total: Add Lines																																		
44	<b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b>	\$ <b>0.00</b>																																			
45	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.																																				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 60%;">Projected average monthly Chapter 13 plan payment.</td> <td style="width: 35%; text-align: right;">\$ <b>0.00</b></td> </tr> <tr> <td style="text-align: center;">b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td style="text-align: right;">x <b>8.60</b></td> </tr> <tr> <td style="text-align: center;">c.</td> <td>Average monthly administrative expense of Chapter 13 case</td> <td style="text-align: right;">Total: Multiply Lines a and b</td> </tr> </tbody> </table>	a.	Projected average monthly Chapter 13 plan payment.	\$ <b>0.00</b>	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x <b>8.60</b>	c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b	\$ <b>0.00</b>																										
a.	Projected average monthly Chapter 13 plan payment.	\$ <b>0.00</b>																																			
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x <b>8.60</b>																																			
c.	Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b																																			



46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.	\$ 5,080.00																		
<b>Subpart D: Total Deductions from Income</b>																				
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$ 9,991.00																		
<b>Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION</b>																				
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$ 7,698.00																		
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$ 9,991.00																		
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$ -2,293.00																		
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$ -137,580.00																		
52	<p><b>Initial presumption determination.</b> Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> <b>The amount on Line 51 is less than \$6,575.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$10,950</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is at least \$6,575, but not more than \$10,950.</b> Complete the remainder of Part VI (Lines 53 through 55).</p>																			
53	Enter the amount of your total non-priority unsecured debt	\$																		
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$																		
55	<p><b>Secondary presumption determination.</b> Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>																			
<b>Part VII. ADDITIONAL EXPENSE CLAIMS</b>																				
56	<p><b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 60%;">Expense Description</th> <th style="width: 35%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">a.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">d.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total: Add Lines a, b, c, and d</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>			Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	d.		\$	Total: Add Lines a, b, c, and d		\$
	Expense Description	Monthly Amount																		
a.		\$																		
b.		\$																		
c.		\$																		
d.		\$																		
Total: Add Lines a, b, c, and d		\$																		
<b>Part VIII. VERIFICATION</b>																				
57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i></p> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>Date: <u>January 13, 2012</u></p> <p>Date: <u>January 13, 2012</u></p> </div> <div style="width: 45%;"> <p>Signature: <u>/s/ Matthew Casciani</u> Matthew Casciani (Debtor)</p> <p>Signature: <u>/s/ Kristin Melissa Casciani</u> Kristin Melissa Casciani (Joint Debtor, if any)</p> </div> </div>																			

**United States Bankruptcy Court  
Eastern District of Virginia - Norfolk Division**

In re	<u>Matthew Casciani</u> <u>Kristin Melissa Casciani</u>	Debtor(s)	Case No.	<u>09-71991</u>
			Chapter	<u>7</u>

**AMENDED  
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date	<u>January 13, 2012</u>	Signature	<u>/s/ Matthew Casciani</u> <u>Matthew Casciani</u> Debtor
Date	<u>January 13, 2012</u>	Signature	<u>/s/ Kristin Melissa Casciani</u> <u>Kristin Melissa Casciani</u> Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571